

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-19197-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jefta S. Bernhard  
aka Jefta Bernard, aka Jefta Steve Bernhard  
163 Upper Ferry Road  
Ewing, NJ 08628

Social Security No.:  
xxx-xx-3908

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 5/29/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: May 29, 2025  
JAN: mjb

Jeanne Naughton  
Clerk

In re:  
Jefta S. Bernhard  
Debtor

Case No. 24-19197-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 29, 2025

User: admin  
Form ID: 148

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:

Recip ID	Recipient Name and Address
db	+ Jefta S. Bernhard, 163 Upper Ferry Road, Ewing, NJ 08628-1530
cr	+ Harley-Davidson Credit Corp., POB 340514, Tampa, FL 33694-0514
520395016	+ Harley Davidson Credit Corporation, 9850 Double R Blvd Suite 100, Reno, NV 89521-2987
520395025	+ Mr. Cooper Attn: Customer Relations, PO Box 619098, Dallas, TX 75261-9098
520395028	+ State of NJ/Div Taxation, Bankruptcy Unit, PO Box 245-Bankruptcy, Trenton, NJ 08695-0001

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 29 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 29 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520487925	+ EDI: MAXMSAIDV	May 30 2025 00:36:00	Aidvantage on behalf of, Dept of Education, PO Box 300001, Greenville Tx 75403-3001
520395003	+ Email/PDF: bncnotices@becket-lee.com	May 29 2025 21:13:18	American Express, P.O. Box 981537, El Paso, TX 79998-1537
520439020	Email/PDF: bncnotices@becket-lee.com	May 29 2025 21:24:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520395005	+ EDI: CITICORP	May 30 2025 00:36:00	Amex/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520395006	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 29 2025 20:49:00	Apple Card/GS Bank USA, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
520395007	+ EDI: TSYS2	May 30 2025 00:36:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520395008	+ EDI: CAPITALONE.COM	May 30 2025 00:36:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520395010	+ EDI: CAPONEAUTO.COM	May 30 2025 00:36:00	Capital One Auto Finance, PO BOX 259407, Plano, TX 75025-9407
520399830	+ EDI: AISACG.COM	May 30 2025 00:36:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520465471	+ EDI: AISACG.COM	May 30 2025 00:36:00	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520395011	+ EDI: CITICORP	May 30 2025 00:36:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

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520450345	EDI: CITICORP	May 30 2025 00:36:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520395012	+ EDI: CCS.COM	May 30 2025 00:36:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
520395013	+ EDI: MAXMSAIDV	May 30 2025 00:36:00	Dept of ED/Aidvantage, PO Box 300001, Greenville, TX 75403-3001
520400729	EDI: DISCOVER	May 30 2025 00:36:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520395014	+ EDI: DISCOVER	May 30 2025 00:36:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
520395015	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 29 2025 20:49:00	Goldman Sachs and Co, PO Box 70321, Philadelphia, PA 19176-0321
520454539	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	May 29 2025 20:49:00	Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
520395017	+ Email/Text: bankruptcy@huntington.com	May 29 2025 20:50:00	Huntington National Bank, PO BOX 1558, Columbus, OH 43216-1558
520395018	+ EDI: LCIICSYSTEM	May 30 2025 00:36:00	I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
520395019	EDI: IRS.COM	May 30 2025 00:36:00	Internal Revenue Service, Bankruptcy Notices P.O. Box 7346, Philadelphia, PA 19101-7346
520454655	EDI: JEFFERSONCAP.COM	May 30 2025 00:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520395020	+ EDI: JPMORGANCHASE	May 30 2025 00:36:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850-5369
520429581	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 29 2025 20:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520395021	^ MEBN	May 29 2025 20:45:51	KML Law Group, P.C., 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
520454335	Email/Text: camanagement@mtb.com	May 29 2025 20:50:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520395022	Email/Text: camanagement@mtb.com	May 29 2025 20:50:00	M&T Bank, PO Box 62182, Baltimore, MD 21264
520395023	Email/Text: BankruptcyECFMail@mccalla.com	May 29 2025 20:49:00	McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Rd, Roswell, GA 30076
520413187	Email/PDF: MerrickBKNotifications@Resurgent.com	May 29 2025 21:00:01	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520395024	+ Email/Text: nsm_bk_notices@mrcooper.com	May 29 2025 20:49:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
520466907	Email/Text: nsm_bk_notices@mrcooper.com	May 29 2025 20:49:00	Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
520395026	+ Email/Text: nsm_bk_notices@mrcooper.com	May 29 2025 20:49:00	Nationstar Mortgage/Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520450263	EDI: PRA.COM	May 30 2025 00:36:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520395027	EDI: PRA.COM	May 30 2025 00:36:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
520461871	Email/PDF: resurgentbknotifications@resurgent.com	May 29 2025 21:13:50	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520395029	+ Email/Text: bankruptcy@sunrisecreditservices.com		

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520467371	+ EDI: AISACG.COM	May 29 2025 20:49:00	Sunrise Credit Services, 8 Corporate Center Dr, Suite 300, Melville, NY 11747-3193
520395030	+ EDI: SYNC	May 30 2025 00:36:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520395031	+ EDI: SYNC	May 30 2025 00:36:00	Synchrony Bank/Amazon, PO Box 965015, Orlando, FL 32896-5015
520395032	+ EDI: SYNC	May 30 2025 00:36:00	Synchrony Bank/American Eagle DC, PO Box 965005, Orlando, FL 32896-5005
520395033	+ EDI: SYNC	May 30 2025 00:36:00	Synchrony Bank/VENMO, PO Box 71737, Philadelphia, PA 19176-1737
520468216	+ Email/Text: bankruptcy@huntington.com	May 30 2025 00:36:00	The Home Depot/Citibank, PO Box 965015, Orlando, FL 32896-5015
520505783	+ Email/Text: nsm_bk_notices@mrcooper.com	May 29 2025 20:50:00	The Huntington National Bank, PO Box 89424, OPC856, Cleveland, OH 44101-6424
520505784	+ Email/Text: nsm_bk_notices@mrcooper.com	May 29 2025 20:49:00	US BANK TRUST NATIONAL ASSOCIATION, et al., Rushmore Servicing, P.O Box 619096, Dallas, TX 75261-9096
520395034	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 29 2025 20:49:00	US BANK TRUST NATIONAL ASSOCIATION, et al., Rushmore Servicing, P.O Box 619096, Dallas, TX 75261-9741, US BANK TRUST NATIONAL ASSOCIATION, et a, Rushmore Servicing 75261-9096
520431710	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 29 2025 21:13:18	WFBNA Card, PO Box 393, Minneapolis, MN 55480-0393
		May 29 2025 21:13:49	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520395004	*+	American Express, PO Box 981537, El Paso, TX 79998-1537
520439025	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439028	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439030	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439021	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520395009	*+	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
520401623	*	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520429704	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor Nationstar Mortgage LLC andrew.spivack@brockandscott.com wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Erik M. Helbing	on behalf of Debtor Jefta S. Bernhard ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com;helbing.erikm.b132500@notify.bestcase.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor RUSHMORE SERVICING THE SERVICING AGENT FOR US BANK TRUST NATIONAL ASSOCIATION laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9